

## How to fight medical identity theft

By: Karen Haywood Queen

If your credit card or bank account is hijacked, it can ding your credit score and be a hassle to correct while fraudsters run up bills in your name.

When your medical identity is stolen, the stakes rise. Not only is your credit on the line, but also your health, as identity thieves get services or drugs that become part of your medical history. So it is critical that you know the steps to combat the theft.

“Medical identity theft steals more than your money and your personal identifiers,” says Jim Quiggle, director of communications for the Coalition Against Insurance Fraud in Washington. “The crime can also steal your sense of well-being and impose a shock trauma that can last long after you’ve cleared up the theft itself.”

Medical identity theft involves the misuse of your personal identification, often including health insurance, to obtain treatment, costly medical devices or prescription drugs. Thieves range from organized hacker networks to friends or family members who may use the victim’s health insurance as well as their Social Security number and other identifying details. Victims often discover the theft after being dunned for unpaid medical bills, or receiving an insurance company’s explanation of benefits form for care they did not receive. (Story continues below.)

From 2009 to 2015, more than 143 million U.S. patient records were compromised, according to data security company iSheriff, based in Redwood City, California. Massive breaches at insurers including Anthem and Premera Blue Cross have raised alarms as hackers target troves of health information. More data breaches happen in the health care industry than in any other sector, according to the Identity Theft Resource Center.

Other exposures may happen inadvertently when records are mistakenly shared or are exposed by the patient. The Medical Identity and Fraud Alliance estimates that 2.3 million adults were victims of medical ID theft in 2014, up 500,000 from 2013.

“The financial sector is light years ahead of the medical sector,” says Pam Dixon, executive director of the World Privacy Forum. “When you have fraud on a bank or credit card account, you can delete erroneous information; you can dispute it; you can cancel the credit cards and get new ones. You cannot do this with medical identity theft.”

Finally there’s the lifelong worry of medical mishaps because someone else’s health

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information is mingled in victims’ files. “Your medicines and allergies may be incompatible with a thief’s,” Quiggle says.

One victim’s tale

Anndorie Cromar, a medical lab supervisor in Salt Lake City, became a medical identity theft victim in 2006 after her mobile phone, checkbook and driver’s license were stolen. She reported the theft, changed accounts at her bank and checked her credit report. “I did all the things you were supposed to do,” she says. “Then, I kind of forgot about it.”

The thief was a pregnant meth addict who used Cromar’s identity when she gave birth prematurely in a hospital a few months later, Cromar says.

Big task ahead

“Victims need to work on two levels,” Quiggle says. “They need to restore their good name and their good medical records. They also need to restore their emotional health from the shock and trauma of having their health records ripped off.”